

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Paul W. Lewis**  
**Sharon M. Hixson-Lewis**  
Debtor(s)

Bankruptcy Case No.: 16-21338-CMB  
Issued Per Jan. 19, 2017 Proceeding  
Chapter: 13  
Docket No.: 62 – 45, 54, 56  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated December 16, 2016 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$5,000 including any fees paid to prior counsel.  
The claim of Lawrence County Tax Claim Bureau is payable at 9 percent interest.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.


**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: January 23, 2017

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Paul W. Lewis  
 Sharon M. Hixson-Lewis  
 Debtors

Case No. 16-21338-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: 149

Page 1 of 3  
 Total Noticed: 40

Date Rcvd: Jan 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2017.

db/jdb  
 cr  
 14283984 +Paul W. Lewis, Sharon M. Hixson-Lewis, 230 State Ave, Ellwood City, PA 16117-2426  
 +U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008,  
 Carol Stream, IL 60197-5008  
 14210056 +Beaver County Domestic Relations, 810 3rd Street, Beaver, PA 15009-2139  
 14210057 +Citifinancial, 3326 Wilmington Road, New Castle, PA 16105-1039  
 14210060 +District Justice C. Douglas Loughner, Mag. Dist. No. 36-3-02, 19 Cessna Drive,  
 Chippewa Township, Beaver Falls, PA 15010-1065  
 14210061 +District Justice James A. Reed, Mag. Dist. No. 53-3-04, 3455 Wilmington Road,  
 New Castle, PA 16105-3211  
 14210063 +Ellport Borough Sewer Authority, 313 Burns Ave, Ellwood City, PA 16117-3910  
 14210064 +Flynn's Tire, PO Box 1050, Hermitage, PA 16148-0050  
 14210065 +James R. Watson, Esq., 2908 Mercer-West Middlesex Road, West Middlesex, PA 16159-3020  
 14225518 +Lawrence County Tax Claim Bureau, 430 Court Street, New Castle, PA 16101-3503  
 14210066 +Midland Funding, LLC, 2365 Northside Drive, Ste 300, San Diego, CA 92108-2709  
 14210068 +Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846  
 14210069 +Northwest Consumer Discount Company, PO Box 881, Beaver Falls, PA 15010-0881  
 14225522 +Northwest Consumer Discount Company, 1602 Seventh Ave, Beaver Falls, PA 15010-4012  
 14210071 +Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412  
 14210076 +SKO Brenner American, 40 Daniel Street, Farmingdale, NY 11735-1308  
 14210077 +Specialized Loan Servicing, 8742 Lucent Blvd, Ste 300, Highlands Ranch, CO 80129-2386  
 14210079 +T&L Ferguson Inc., 114 Polk Ave, Beaver Falls, PA 15010-7198  
 14210080 +The Ellwood City Hospital, c/o Accounts Receivable/Business Office, 724 Pershing Street,  
 Ellwood City, PA 16117-1499  
 14210081 +The Fairville Company, 8616 Freeport Parkway, Ste 28, Irving, TX 75063-2575  
 14238757 +U.S. Bank National Association, Trustee(See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 14210082 +Verizon, 500 Technology Drive, Ste 300, Weldon Spring, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14257594 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 24 2017 01:58:34  
 American InfoSource LP as agent for, Verizon, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 14210058 +E-mail/Text: ccusa@ccuhome.com Jan 24 2017 01:42:26 Credit Collections U.S.A.,  
 16 Distributor Drive, Ste 1, Morgantown, WV 26501-7209  
 14210059 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Jan 24 2017 01:43:11  
 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
 14210062 +E-mail/Text: bankruptcynotices@dcicollect.com Jan 24 2017 01:43:15  
 Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268  
 14225516 +E-mail/Text: bankruptcy@icsystem.com Jan 24 2017 01:43:14 I.C. Systems Collections,  
 PO Box 64378, Saint Paul, MN 55164-0378  
 14213536 E-mail/PDF: resurgentbknofications@resurgent.com Jan 24 2017 01:58:49  
 LVNV Funding, LLC its successors and assigns as, assignee of CitiFinancial, Inc.,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14239802 +E-mail/Text: csc.bankruptcy@amwater.com Jan 24 2017 01:43:24 PA American Water,  
 P.O. Box 578, Alton, IL 62002-0578  
 14210072 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 24 2017 02:15:50  
 Portfolio Recovery Associates, 120 Corporate Blvd, Norfolk, VA 23502  
 14286281 +E-mail/Text: bankruptcy@firstenergycorp.com Jan 24 2017 01:43:00 Penn Power,  
 5001 NASA Blvd, Fairmont, WV 26554-8248  
 14210070 +E-mail/Text: bankruptcy@firstenergycorp.com Jan 24 2017 01:43:00 Penn Power, PO Box 3687,  
 Akron, OH 44309-3687  
 14210073 +E-mail/Text: bkrpt1019@hotmail.com Jan 24 2017 01:42:44 Preferred Auto Credit Exchange,  
 1019 Lawrence Ave, Ellwood City, PA 16117-1851  
 14239803 E-mail/Text: bankruptcy@remitcorp.com Jan 24 2017 01:42:58 Remit Corporation,  
 36 W. Main St., Bloomsburg, PA 17815  
 14210074 E-mail/Text: bankruptcy@remitcorp.com Jan 24 2017 01:42:58 Remit Corporation,  
 c/o Raymond W. Kessler, Esq., 36 West Main Street, Bloomsburg, PA 17815  
 14210075 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 24 2017 01:58:25  
 Resurgent Capital Services, PO Box 10465, Greenville, SC 29603-0465  
 14225528 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 24 2017 01:58:51  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14235740 E-mail/Text: appebnmailbox@sprint.com Jan 24 2017 01:42:54 Sprint Corp,  
 Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949  
 14210078 +E-mail/Text: appebnmailbox@sprint.com Jan 24 2017 01:42:53 Sprint, Customer Service,  
 PO Box 8077, London, KY 40742-8077

TOTAL: 17

District/off: 0315-2

User: jhel  
Form ID: 149

Page 2 of 3  
Total Noticed: 40

Date Rcvd: Jan 23, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr U.S. Bank National Association, as Trustee for Te, 8742 Lucent Boulevard, Suite 300,  
Highland Ranch  
cr U.S. Bank National Association, as Trustee for Ter  
14225507\* +Beaver County Domestic Relations, 810 3rd Street, Beaver, PA 15009-2139  
14225508\* +Citifinancial, 3326 Wilmington Road, New Castle, PA 16105-1039  
14225509\* +Credit Collections U.S.A., 16 Distributor Drive, Ste 1, Morgantown, WV 26501-7209  
14225510\* +Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
14225511\* +District Justice C. Douglas Loughner, Mag. Dist. No. 36-3-02, 19 Cessna Drive,  
Chippewa Township, Beaver Falls, PA 15010-1065  
14225512\* +District Justice James A. Reed, Mag. Dist. No. 53-3-04, 3455 Wilmington Road,  
New Castle, PA 16105-3211  
14225513\* +Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268  
14225514\* +Ellport Borough Sewer Authority, 313 Burns Ave, Ellwood City, PA 16117-3910  
14225515\* +Flynn's Tire, PO Box 1050, Hermitage, PA 16148-0050  
14225517\* +James R. Watson, Esq., 2908 Mercer-West Middlesex Road, West Middlesex, PA 16159-3020  
14225519\* +Midland Funding, LLC, 2365 Northside Drive, Ste 300, San Diego, CA 92108-2709  
14225520\* +National Recovery Corporation, PO Box 10164, Pittsburgh, PA 15232-0164  
14225521\* +Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846  
14225525\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd,  
Norfolk, VA 23502)  
14225523\* +Penn Power, PO Box 3687, Akron, OH 44309-3687  
14225524\* +Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412  
14225526\* +Preferred Auto Credit Exchange, 1019 Lawrence Ave, Ellwood City, PA 16117-1851  
14225527\* ++REMIT CORPORATION, P O BOX 7, BLOOMSBURG PA 17815-0007  
(address filed with court: Remit Corporation, c/o Raymond W. Kessler, Esq.,  
36 West Main Street, Bloomsburg, PA 17815)  
14225529\* +SKO Brenner American, 40 Daniel Street, Farmingdale, NY 11735-1308  
14225530\* +Specialized Loan Servicing, 8742 Lucent Blvd, Ste 300, Highlands Ranch, CO 80129-2386  
14225531\* +Sprint, Customer Service, PO Box 8077, London, KY 40742-8077  
14225532\* +T&L Ferguson Inc., 114 Polk Ave, Beaver Falls, PA 15010-7198  
14225533\* +The Ellwood City Hospital, c/o Accounts Receivable/Business Office, 724 Pershing Street,  
Ellwood City, PA 16117-1499  
14225534\* +The Fairville Company, 8616 Freeport Parkway, Ste 28, Irving, TX 75063-2575  
14225535\* +Verizon, 500 Technology Drive, Ste 300, Weldon Spring, MO 63304-2225  
14210067 ##+National Recovery Corporation, PO Box 10164, Pittsburgh, PA 15232-0164  
TOTALS: 2, \* 25, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 25, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on January 23, 2017 at the address(es) listed below:

Barbara A. Fein on behalf of Creditor U.S. Bank National Association, as Trustee for Terwin  
Mortgage Trust 2005-14HE, Asset-Backed Certificates, Series 2005-14HE, By and Through its Loan  
Servicer, Specialized Loan Servicing LLC juliep@lobaf.com, lawofficeofbarbarafein@gmail.com  
Celine P. DerKrikorian on behalf of Creditor U.S. Bank National Association, as Trustee for  
Terwin Mortgage Trust 2005-14HE, Asset-Backed Certificates, Series 2005-14HE ecfmil@mwc-law.com  
James Warmbrodt on behalf of Creditor U.S. Bank National Association, as Trustee for Terwin  
Mortgage Trust 2005-14HE, Asset-Backed Certificates, Series 2005-14HE bkgroup@kmlawgroup.com

District/off: 0315-2

User: jhel  
Form ID: 149

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Total Noticed: 40

Date Rcvd: Jan 23, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Joshua I. Goldman on behalf of Creditor U.S. Bank National Association, as Trustee for Terwin  
Mortgage Trust 2005-14HE, Asset-Backed Certificates, Series 2005-14HE bkgroup@kmlawgroup.com  
Michael C. Eisen on behalf of Debtor Paul W. Lewis attorneyeisen@yahoo.com, aarin96@hotmail.com  
Michael C. Eisen on behalf of Joint Debtor Sharon M. Hixson-Lewis attorneyeisen@yahoo.com,  
aarin96@hotmail.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8